

Estate Recovery Guidance



Estate recovery is a program required by federal law to recover against a member’s estate for services they received in a nursing facility and for home and community-based services. However, any Medicaid sponsored nursing home services or home and community-based services received while a member is enrolled in the Healthy Connections Prime program are NOT subject to recovery. Please see the following questions and answers for more information.

After a Healthy Connections Prime member passes away, can the member’s Medicare-Medicaid Plan (MMP) or the state recover money for medical expenses against the member’s estate?

Please see the chart below for the response based on the type of medical expense.

Medical Expense Type	Can the state recover money for medical expenses against the member’s estate?	Can the member’s MMP recover money for medical expenses against the member’s estate?
Services/items the member received as a Healthy Connections Prime member This includes non-medical services/items (i.e. for home and community based services or services provided in an approved Medicaid-sponsored nursing home stay)	No	No
Services/items the member received while not enrolled in Healthy Connections Prime This includes non-medical services/items (i.e. for home and community based services or services provided in an approved Medicaid-sponsored nursing home stay)	Yes	No
Services/items received while enrolled in a Healthy Connections Medicaid home and community-based waiver prior to enrollment in Healthy Connections Prime, or after disenrolling from Healthy Connections Prime	Yes	No

Please be aware that members who are Community Long Term Care (CLTC) waiver participants in particular may have questions about estate recovery as they might have been told by their state case manager or waiver case manager about the possibility of estate recovery during enrollment into the waiver. However, the information does not apply for services while they are enrolled in a Healthy Connections Prime Medicare-Medicaid Plan (MMP). Other South Carolina Department of Health and Human Services (SCDHHS) program areas are in the process of updating their policies to reflect this exception.

How is the state notified of the member’s death?

The state receives death notifications from Social Security and DHEC Vital Records. Additionally, MMPs are also responsible for notifying the state of the confirmed death of a member.

For More Information

For more information on the Healthy Connections Prime program, please visit the program website at <http://www.scdhhs.gov/prime> or call the SC Thrive Customer Service Center at (800) 726-8774, Monday-Friday, 8:30 a.m.–5 p.m. TTY users call 711. This call is free.